

Form 132 – 13sum

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 23-10001-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Karla Gallardo  
527 Buchanan Street  
Hillside, NJ 07205

Social Security No.:  
xxx-xx-9590

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 12/14/23  
Time: 08:30 AM  
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D,  
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: November 5, 2023

JAN: rah

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

In re:  
Karla Gallardo  
Debtor

Case No. 23-10001-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Nov 06, 2023

User: admin  
Form ID: 132

Page 1 of 3  
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2023:

Recip ID	Recipient Name and Address
db	+ Karla Gallardo, 527 Buchanan Street, Hillside, NJ 07205-1702
519803132	+ Defi/Tmcc/Mazda Fin Sv, 6565 Headquarters Dr, Plano, TX 75024-5965
519803134	+ Law Office of Steven Cohen, 540 East 180th Street, Suite 203, Bronx, NY 10457-3322
519803135	+ Midland Mortgage, P.O. Box 248921, Oklahoma City, OK 73124-8921
519830502	+ Toyota Motor Credit Corporation, P.O. Box 330, Williamsville, New York 14231-0330
519803138	Truistgsls, 1797 Ne Expressway, Thd Loan Service, Atlanta, GA 30329

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 06 2023 21:02:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 06 2023 21:02:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 06 2023 21:10:32	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519803127	Email/PDF: bncnotices@becket-lee.com	Nov 06 2023 21:10:21	American Express, P O BOX 7871, Fort Lauderdale, FL 33329
519827615	Email/PDF: bncnotices@becket-lee.com	Nov 06 2023 20:58:05	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519803128	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 06 2023 20:58:00	Capital One, P.o. Box 4069, Carol Stream, IL 60197-4069
519837193	+ Email/PDF: ebn_ais@aisinfo.com	Nov 06 2023 20:59:09	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519803129	+ Email/Text: cr-bankrupt@wakeassoc.com	Nov 06 2023 21:01:00	Choice Recovery, 1105 Schrock Rd Ste 700, Columbus, OH 43229-1168
519803130	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 06 2023 20:59:08	Citicards Cbna, Po Box 6241, Sioux Falls, SD 57117-6241
519803131	+ Email/Text: bankruptcies@crowndasset.com	Nov 06 2023 21:02:00	Crown Asset Management, LLC, 3100 BRECKINRIDGE BLVD #725, Duluth, GA 30096-7605
519803133	+ Email/Text: mrdiscen@discover.com	Nov 06 2023 21:01:00	Discover, P.o. Box. 70176, Philadelphia , PA 19176-0176
519806929	Email/Text: mrdiscen@discover.com	Nov 06 2023 21:01:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519851946	Email/Text: bankruptcy@greenskycredit.com	Nov 06 2023 21:02:00	Greensky,LLC, 3155 Royal Drive Suite 175, Alpharetta, GA 30022-2479
519928865	+ Email/PDF: resurgentbknofications@resurgent.com		

District/off: 0312-2

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519928866	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 06 2023 21:10:24	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519822782	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Nov 06 2023 21:10:16	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519828168	Email/Text: bnc-quantum@quantum3group.com	Nov 06 2023 20:58:56	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
519860588	Email/Text: bnc-quantum@quantum3group.com	Nov 06 2023 21:02:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
519803137	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 06 2023 21:02:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
519858145	+ Email/PDF: ebn_ais@aisinfo.com	Nov 06 2023 21:20:44	Synco/Lowe, PO Box 965005, Orlando, FL 32896-5005
519803246	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 06 2023 21:10:35	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519844359	+ Email/PDF: ebn_ais@aisinfo.com	Nov 06 2023 21:10:36	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519807407	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 06 2023 21:10:18	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519836040	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 06 2023 21:00:01	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St Louis Park, MN 55426-4938
519803139	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 06 2023 21:10:35	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
		Nov 06 2023 20:59:53	Wf Pll, Po Box 94435, Albuquerque, NM 87199-4435

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519803136		Presler, Felt & Warshaw, 7 Entin Road
519822700	*	Discover Bank/Discover Products, P.O. Box 3025, New Albany, Oh 43054-3025

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2023

Signature: /s/Gustava Winters

District/off: 0312-2

User: admin

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2023 at the address(es) listed below:

Name	Email Address
Andrew M. Carroll	on behalf of Debtor Karla Gallardo AndrewCarrollEsq@gmail.com SouthJerseyBankruptcy@gmail.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4